

FACTS ABOUT OUR HEALTH CARE SYSTEM

Michigan

- **Over 13% of Michiganians under the age of 65 (more than 1.1 million) are uninsured.** (US Census Bureau)
- **54% of uninsured Michiganians work full-time or live in a family with a full-time worker. An additional 11% work part-time or have a part-time worker in their family.** (US Census Bureau)
- **57% of uninsured Michiganians are below 200% of poverty.** (US Census Bureau)
- **In Michigan, 24% of 18 to 29 year olds are uninsured.** (US Census Bureau)
- **In Michigan, 61% of businesses offer health insurance to their employees. 91% of firms with more than 50 employees offer insurance, but only 50% of firms with fewer than 50 employees.** (Medical Expenditure Panel Survey)
- **In 2005, health insurance premiums in Michigan for a family with employer-sponsored coverage include on the average \$730 to cover the cost of health care for the uninsured.** (Families USA)
- **Michigan will spend more than \$1.1 billion in 2005 to provide uninsured residents with health services, often for preventable diseases or diseases that physicians could treat more efficiently with earlier diagnosis. This will grow to \$1.6 billion by 2010.** (Families USA)

United States

- **Americans spend \$5,267 per capita on health care every year, almost two and half times the industrialized world's median of \$2,193 and more than any other nation.** (The Moral-Hazard Myth, Malcolm Gladwell 8/22/05 and National Coalition on Health Care)
- **The portion of the gross domestic product consumed by the health sector in the United States is 15.6%, as contrasted with 10.9% in Switzerland, 10.7% in Germany, 9.7% in Canada and 9.5% in France.** (Kenneth Thorpe, PhD Emory University and Organization for Economic Cooperation and Development)
- **Americans have a lower life expectancy than residents in 28 other developed nations, we rank 28th in infant mortality and last in deaths from heart disease.** (United Health Foundation)
- **Over the past five years the average annual increase in inflation has been 2.5 % while health insurance premiums have escalated an average of 11.4 % annually.** (Medical Expenditure Panel Survey (MEPS) June 2005)
- **45 million Americans are currently uninsured.** (Kaiser Foundation and Commonwealth Fund)
- **Nationwide, 8% of employers with at least 1,000 workers said they had eliminated subsidized retiree health benefits for some workers this year, and 11% more said they probably would do so next year.** (Hewitt Associates)
- **The number of companies that offer health coverage to retirees has steadily declined for 15 years.** (Hewitt Associates)
- **Since 2000, the cost of employer-based health benefits increased at a rate five times more than that of wages.** (Health Research & Educational Trust)
- **The average nationwide annual premium for employer health plan for a family of 4 is almost \$10,000 and is predicted to rise to \$14,000 in 2006.** (National Coalition on Health Care and Kaiser Foundation)
- **Lack of insurance compromises the health of the uninsured because they receive less preventive care, are diagnosed at more advanced disease stages, and once diagnosed, tend to receive less therapeutic care and have higher mortality rates than the insured.** (The National Academies Press)
- **Two in five Americans aged 19-65, or 77 million Americans report they had problems paying medical bills in the last 12 months or were paying off medical debt they had accrued over the past three years.** (Commonwealth Fund)
- **Medical debt now accounts for as much as 50% of personal bankruptcies.** (USA Today)

Health care delivery in the United States is an enormously complex enterprise, and its more than \$1.7 trillion annual expenditures involve a host of competing interests. While arguably the nation offers among the most technologically advanced medical care in the world, many feel that the American system consistently underperforms relative to its resources. Gaps in financing and service delivery pose major barriers to improving health, reducing disparities, achieving universal insurance coverage, enhancing quality, controlling costs, and meeting the needs of patients and families.